

APPENDIX B: TOPIC GUIDE

Topic Guide
Attitudes Toward EFT
Federal Program Check Recipients
OMB CONTROL # 1510-0068

Introduction

Hi! My name is _____ and I am a focus group moderator with an independent market research firm located in Bethesda, Maryland. I am conducting a series of nine focus groups on behalf of the Financial Management Service of the Department of the Treasury in four cities including Philadelphia, Tampa, Kansas City, and San Diego. In these discussion groups we are meeting with individuals like yourself to explore your impressions of and attitudes toward the services provided by banks and other financial institutions. I'll explain this in more detail in just a few minutes.

Has anyone ever participated in a focus group before? (Ask for show of hands.) Let me review a couple of ground rules for our session this evening.

- Everything you say will be kept confidential.
- We will only use our first names.
- We will be here for about 2 hours. There will not be a formal break. If you need to stand up and stretch, please feel free to do so.
- There will be no smoking.
- These group sessions are being audiotaped and videotaped. The tapes will help me keep a record of our discussion.
- Please avoid side conversations.
- Please speak in a voice at least as loud as mine.
- There is a one-way mirror and some observers are present.

The most important thing about this group discussion is the exchange of ideas and opinions. There are no wrong answers, just be honest. Please feel free to say what you feel. Again, there are no wrong answers.

Purpose of Groups

As I mentioned earlier, our purpose tonight is to talk about your opinions and attitudes toward the services provided by banks and other financial institutions. We will also talk about the way you currently receive your payments from the Federal Government.

Introduction of Participants

Before we get started, I would like you to introduce yourselves. Please give your first name only, tell us where you live, and how long you have lived in _____. Each of you can also tell us a little bit about yourself.

Discussion

Financial Services/Products Used

1. What types of accounts and financial products and services do you have?

Probe: Checking accounts? Savings accounts? Loans?

With what type(s) of financial institutions? (e.g., bank, credit union)

Check cashing? Purchase of money orders? Other services?

2. What do you like about dealing with financial institutions? What don't you like?

Probe: Ease of access? (e.g., branch location, hours of operation, ATM use, etc.)

Fees/service charges?

Checkbook balancing?

Record keeping?

Safety/Security?

3. If you do not have an account, how do you manage your money?

Probe: How do you cash checks?

How do you pay bills?

How do you pay for goods and services?

4. Why don't you have an account at any bank?

5. What might interest you in opening an account?

Attitudes Toward Direct Deposit/EFT

1. Are any of you familiar with direct deposit? (Ask for a show of hands and acknowledge number of hands)
2. Can you tell me what direct deposit is?

So that we all understand exactly what we will be talking about, let's review what direct deposit is. Direct deposit lets an organization like the Federal Government send electronic payments to an individual's checking or savings account instead of sending checks through the mail.

1. Does anyone bank with a financial institution that offers direct deposit to its customers? (Ask for a show of hands and acknowledge number of hands)
2. Have any of you ever used, or do you know of anyone who has ever used, direct deposit? (Ask for a show of hands and acknowledge number of hands)
3. For those of you who have used direct deposit, why did you decide to use direct deposit?

Probe: What factors influenced your decision?

Why do you no longer use direct deposit?

4. Did you know that you can use direct deposit for federal payments? (Ask for a show of hands and acknowledge number of hands)
5. Why don't you use direct deposit for your federal payments?

Probe: If you do have an account, why do you prefer to receive checks?

(List problems/concerns about using direct deposit as mentioned by respondents on flip chart)

6. What are your opinions of direct deposit?

Probe: Are there advantages to using direct deposit?

Are there disadvantages to using direct deposit?

(List advantages/disadvantages on flip chart as respondents identify them)

7. What are the experiences of people you know that have used direct deposit?

I have several statements to show you about direct deposit. Please tell me your reactions to each statement.

- Statement 1: Direct deposit means I do not have to go to the bank when I get my payment. I can go when I want to.

Probe: Would this influence your decision to use direct deposit?

- Statement 2: With direct deposit, I know when my money will be available.

Probe: Would this influence your decision to use direct deposit?

- Statement 3: Using direct deposit is safer than receiving checks in the mail and cashing them.

Probe: Would this influence your decision to use direct deposit?

Interest in Direct Deposit/EFT Services

Now I'd like to discuss the problems in using direct deposit that you mentioned earlier. (Refer to list of problems/concerns on flip chart.) Taking each problem one at a time, let's discuss what might be done to solve these problems. (Discuss problems one by one and list possible solutions on flip chart.)

1. Earlier, some of you indicated that you do not have bank accounts. Based on our discussion so far, please tell me whether you have changed your feelings about direct deposit.

Probe: Is there anything else that would influence you to open an account for direct deposit?

The Federal Government is considering different ways to offer direct deposit. Please give me your reactions to the following:

- Method 1: Direct deposit could be available through a non-bank such as the Post Office.

Probe: What would you like/dislike about this? Why do you feel this way?

- Method 2: Direct deposit could be available through a neighborhood check cashing service.

Probe: What would you like/dislike about this? Why do you feel this way?

- Method 3: Direct deposit could be available through a store, such as a grocery store or a convenience store.

Probe: What would you like/dislike about this? Why do you feel this way?

- Method 4: Direct deposit could be accessed using plastic cards/debit cards at ATMs and POS terminals.

Probe: What would you like/dislike about this? Why do you feel this way?

2. Is there another way that you would like to see direct deposit offered that we haven't discussed? If so, please offer this suggestion to us.
3. Out of all of the possibilities, which one do you like the best? Why? (Method 1, 2, 3 4 or other? Ask for show of hands and record count.)
4. **(Refer to list from brainstorming session)** Let's look at the solutions you suggested earlier. Please identify the top three or four solutions that would most influence your decision to use direct deposit.

(Record answers on flip chart)

Encouraging Use of Direct Deposit

1. Have you seen information about direct deposit before today? Where?
2. The Federal Government feels it is important to tell individuals about direct deposit including how to enroll and how to use the service. Which would be the best way to tell this information to you?

Probe: Letter or federal check insert?
Articles in local newspapers?
Television and/or radio advertising?
Posters in financial institutions?
Account statement stuffers?

3. Information about direct deposit is available from a variety of organizations. Which source of information would most influence your decision to use direct deposit for your federal payments?

Probe: Information from the Federal Government?
Information from your financial institution?
Information from your trade union?
Information from community groups?
Information from church groups?

False Close

I need to leave the room for a few seconds to find out if we have any additional questions. While I'm out of the room, please discuss any other ideas you might have that would influence you to use direct deposit. Would (one of group) write down the ideas on the flip chart?

Closing

(Upon returning, review and discuss ideas on flip chart and summarize discussion.) Do you have any other thoughts or comments before we close? Thank you for sharing your ideas with me this evening. You have been very helpful. Please see the hostess on your way out. Goodnight and thanks again.

ALTERNATIVE METHODS OF RECEIVING GOVERNMENT PAYMENTS

Direct deposit could be available through a non-bank such as the Post Office.

Direct deposit could be available through a neighborhood check cashing service.

Direct deposit could be available through a store, such as a grocery store or a convenience store.

Direct deposit could be accessed using plastic cards/debit cards at ATMs and POS terminals.